

The complaint and background

Mr Z complains that Revolut Ltd (“Revolut”) won’t reimburse around £5,000 that he lost when he fell victim to an employment scam in January 2025.

Our investigator didn’t uphold the complaint. Although she found Revolut ought to have enquired about one of the payments, she wasn’t persuaded that would have prevented Mr Z’s loss. That was because when Revolut questioned Mr Z about a lower payment a couple of days prior, he had provided inaccurate information about the purpose of the payment. So she wasn’t satisfied that Mr Z would have answered differently two days later.

Mr Z asked for the matter to be referred to a decision. He said that if Revolut had intervened more consistently, he would have paused and reassessed. He acknowledged that a warning was displayed at the outset of the scam but noted that scam victims are often under pressure and manipulated into disregarding such warnings. He suggested that a manual review of the transaction could have been more effective. So the complaint has been passed to me to decide.

What I’ve decided – and why

I’ve considered all the available evidence and arguments to decide what’s fair and reasonable in the circumstances of this complaint.

Having taken into account longstanding regulatory expectations and requirements, and what I consider to be good industry practice, I agree Revolut ought to have been on the look-out for the possibility of fraud and made additional checks before processing payments in some circumstances.

Revolut did find one of Mr Z’s payment’s suspicious as it paused the payment to make some further enquiries about it. When asked why he was making the transaction, Mr Z answered inaccurately to say that he was transferring money to his other account, rather than selecting “*It’s related to a job opportunity*” which was the correct and more fitting payment purpose. And Revolut asked further questions and provided warnings based on the answers he gave.

I agree with the investigator and Mr Z that Revolut should have enquired about the larger payment made two days later, and why it was being made. But I’m not persuaded that would have prevented his loss.

I say this because, as the investigator has pointed out, there’s insufficient evidence to suggest that Mr Z would have answered substantially differently if asked the same, or similar, questions two days later. Mr Z said, in his testimony, that he was convinced the opportunity was genuine due to the way it was presented and that the person he was communicating with assisted him when he was asked questions about the payments, “*they guided me on what to say to ensure the transaction went through. At the time, I believed they were helping me navigate a legitimate process.*”

So, had Revolut intervened with the later payment, I’m not persuaded that Mr Z would have answered differently. Instead, it appears as though he was being guided by the scammer on

how to answer questions and would have likely done so in such a way as to avoid alerting Revolut to what was really happening.

I note that Mr Z has suggested that a manual review of the transaction might have been more effective. But I consider that, in the circumstances, an automated intervention was proportionate. I say this because of factors such as the amounts involved, the frequency of the payments and who the payments were going to. The payments were identifiably being made to a cryptocurrency provider, but the answers Mr Z gave weren't contradictory to this and the warnings displayed were relevant to cryptocurrency scams.

Mr Z also suggested that 'more consistent' interventions could have prevented his loss. But had he answered in the same way, it's likely that the same warnings would have been provided, and these weren't relevant to the situation he was in. Mr Z has also pointed out that scam victims are often manipulated into disregarding warnings. I note that during the intervention that did take place, Mr Z was presented with warnings explaining the need to answer questions honestly, and that if he was being told what to say, he may be falling victim to a scam. As Mr Z was presented with these warnings and still proceeded to provide inaccurate information, I don't agree that further automated warnings would likely have made a difference. And I also wouldn't have expected Revolut to have intervened on multiple occasions as I don't consider this to be proportionate to the payments made.

Whilst Mr Z has undoubtedly been the victim of a cruel scam, I can only uphold his complaint if I'm satisfied Revolut's failings made a material difference to what happened. For the reasons given, I'm not persuaded they did.

My final decision

For the reasons given above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr Z to accept or reject my decision before 3 February 2026.

Melanie van der Waals
Ombudsman